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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/721,329	11/26/2003	Henryk Kulakowski	99999.000310	8381
21967 HIINTON & V	7590 10/16/2007 VILLIAMS LLP	EXAMINER		
INTELLECTU	JAL PROPERTY DEPART	CHEUNG, MARY DA ZHI WANG		
1900 K STREET, N.W. SUITE 1200			ART UNIT	PAPER NUMBER
· · · · ·	WASHINGTON, DC 20006-1109			
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			MAIL DATE	DELIVERY MODE
•			10/16/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

, , , , , , , , , , , , , , , , , , , ,	Application No.	Applicant(s)
	10/721,329	KULAKOWSKI, HENRYK
Office Action Summary	Examiner	Art Unit
	Mary Cheung	3694
The MAILING DATE of this communication	on appears on the cover sheet w	ith the correspondence address
Period for Reply A SHORTENED STATUTORY PERIOD FOR IN WHICHEVER IS LONGER, FROM THE MAIL! - Extensions of time may be available under the provisions of 37 after SIX (6) MONTHS from the mailing date of this communicat - If NO period for reply is specified above, the maximum statutory - Failure to reply within the set or extended period for reply will, by Any reply received by the Office later than three months after the earned patent term adjustment. See 37 CFR 1.704(b).	NG DATE OF THIS COMMUNION CFR 1.136(a). In no event, however, may a retion. Properiod will apply and will expire SIX (6) MON by statute, cause the application to become AB	CATION. reply be timely filed ITHS from the mailing date of this communication. BANDONED (35 U.S.C. § 133).
Status		
 Responsive to communication(s) filed on This action is FINAL. Since this application is in condition for a closed in accordance with the practice un 	This action is non-final.	•
Disposition of Claims		
4) ⊠ Claim(s) 1-10 is/are pending in the applic 4a) Of the above claim(s) is/are wi 5) □ Claim(s) is/are allowed. 6) □ Claim(s) is/are rejected. 7) □ Claim(s) is/are objected to. 8) ⊠ Claim(s) 1-10 are subject to restriction are	ithdrawn from consideration.	
Application Papers		
9) The specification is objected to by the Extended The drawing(s) filed on is/are: a) Applicant may not request that any objection Replacement drawing sheet(s) including the control of the oath or declaration is objected to by the control of the oath or declaration is objected.	☐ accepted or b)☐ objected to to the drawing(s) be held in abeyar correction is required if the drawing	nce. See 37 CFR 1.85(a). (s) is objected to. See 37 CFR 1.121(d).
Priority under 35 U.S.C. § 119		
12) Acknowledgment is made of a claim for for a) All b) Some * c) None of: 1. Certified copies of the priority docu 2. Certified copies of the priority docu 3. Copies of the certified copies of the application from the International E * See the attached detailed Office action for	uments have been received. uments have been received in A e priority documents have been Bureau (PCT Rule 17.2(a)).	pplication No received in this National Stage
Attachment(s)		
 Notice of References Cited (PTO-892) Notice of Draftsperson's Patent Drawing Review (PTO-94) Information Disclosure Statement(s) (PTO/SB/08) Paper No(s)/Mail Date 11/18/05. 	48) Paper No(s	Summary (PTO-413) s)/Mail Date nformal Patent Application

transactions. See MPEP § 806.05(d).

DETAILED ACTION

Status of the Claims

1. This action is in response to the application filed on November 26, 2003. Claims 1-10 are pending.

Election/Restrictions

- 2. Restriction to one of the following inventions is required under 35 U.S.C. 121:
 - ١. Claims 1-7, drawn to credit transfers, classified in class 705, subclass 39.
 - 11. Claims 8-10, drawn to telephonic communications, classified in class 379, subclass 90.01.
- 3. The inventions are distinct, each from the other because of the following reasons: Inventions I and II are related as subcombinations disclosed as usable together in a single combination. The subcombinations are distinct if they do not overlap in scope and are not obvious variants, and if it is shown that at least one subcombination is separately usable. In the instant case, subcombination I has separate utility such as verifying an authorized user; subcombination II has separate utility such as telephonic

The examiner has required restriction between subcombinations usable together. Where applicant elects a subcombination and claims thereto are subsequently found allowable, any claim(s) depending from or otherwise requiring all the limitations of the allowable subcombination will be examined for patentability in accordance with 37 CFR 1.104. See MPEP § 821.04(a). Applicant is advised that if any claim presented in a continuation or divisional application is anticipated by, or includes all the limitations of, a claim that is allowable in the present application, such claim may be subject to

provisional statutory and/or nonstatutory double patenting rejections over the claims of the instant application.

Because these inventions are independent or distinct for the reasons given above and there would be a serious burden on the examiner if restriction is not required because the inventions have acquired a separate status in the art in view of their different classification, restriction for examination purposes as indicated is proper.

Because these inventions are independent or distinct for the reasons given above and there would be a serious burden on the examiner if restriction is not required because the inventions require a different field of search (see MPEP § 808.02), restriction for examination purposes as indicated is proper.

- 4. Applicant is advised that the reply to this requirement to be complete must include (i) an election of a species or invention to be examined even though the requirement be traversed (37 CFR 1.143) and (ii) identification of the claims encompassing the elected invention.
- 5. The election of an invention or species may be made with or without traverse. To reserve a right to petition, the election must be made with traverse. If the reply does not distinctly and specifically point out supposed errors in the restriction requirement, the election shall be treated as an election without traverse.
- 6. Should applicant traverse on the ground that the inventions or species are not patentably distinct, applicant should submit evidence or identify such evidence now of record showing the inventions or species to be obvious variants or clearly admit on the record that this is the case. In either instance, if the examiner finds one of the inventions

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Art Unit: 3694

unpatentable over the prior art, the evidence or admission may be used in a rejection under 35 U.S.C.103(a) of the other invention.

Inquire

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Any inquiry concerning this communication or earlier communications from the examiner should be directed to Mary Cheung whose telephone number is (571)-272-6705. The examiner can normally be reached on Monday – Thursday from 10:00 AM to 7:00 PM. If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Trammell, can be reached on (571) 272-6712.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see http://pair-direct.uspto.gov. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

The fax phone number for the organization where this application or proceedings is assigned are as follows:

(571) 273-8300 (Official Communications; including After Final

Communications labeled "BOX AF")

maych

(571) 273-6705 (Draft Communications)

Mary Cheung October 11, 2007

> MARY D. CHEUNG PRIMARY EXAMINER